

Exhibit 5

NOTICE PLAN**In re: Community Bank of Northern Virginia and Guaranty National Bank of Tallahassee
Second Mortgage Loan Litigation**

Tilghman & Co., Settlement Administrator under the Settlement Agreement and Release ("the Agreement") in the above matter, submits the following plan to notify Class Members of the Agreement in compliance with Rule 23 of the Federal Rules of Civil Procedure.

Direct Mail Notice

The principal means of notifying the Class shall be direct mail notice to the Class Member's last known address, as updated via the U.S. Postal Service's National Change of Address ("NCOA") Database.

Defendants previously supplied the Settlement Administrator with a list of names and addresses of all Class Members. The Settlement Administrator will attempt to update the addresses of all Class Members using the NCOA Database. In addition to updating mailing address through the NCOA process, the following U.S. Postal Service tools are used as standard procedure: "Address Element Correction," Delivery Point Validation," and "Delivery Sequence Files."

With respect to any Class member for whom the NCOA Database does not have a valid address, the Settlement Administrator shall submit the names and addresses to the Trans Union database for updated address information.

After this updating process is completed, the Settlement Administrator will mail the approved Class Mail Notice to all Class Members at the updated address.

If any Class Mail Notices are returned by the U.S. Postal Service as undeliverable, the Settlement Administrator shall submit the names and addresses of the addressee Class Members to the Trans Union database for updated address information. The Settlement Administrator will then re-mail the Class Mail Notice to any new address obtained from the Trans Union database (and to any new address provided by the U.S. Postal Service). The envelopes containing the direct mail notice will include the following notices:

(1) On the front: "NOTICE TO THOSE WHO OBTAINED A SECOND MORTGAGE FROM COMMUNITY BANK OF NORTHERN VIRGINIA AND/OR GUARANTY NATIONAL BANK OF TALLASSEE"

(2) On the back: "IF YOU OBTAINED A SECOND MORTGAGE FROM COMMUNITY BANK OF NORTHERN VIRGINIA AND/OR GUARANTY NATIONAL BANK OF TALLAHASSEE, YOU COULD GET PAYMENT FROM A CLASS ACTION SETTLEMENT."

The direct mail notice will also be posted on www.CBNV-GNBTsettlement.com.

After the settlement becomes final and effective, the Settlement Administrator will attempt to update the addresses of all Class Members again (using the NCOA Database) before mailing settlement checks and claim forms.

Publication Notice

Within ten days after the initial mailing of the Class Mail Notices, the Settlement Administrator shall cause the Class Publication Notice to be published in two (2) weekday (Monday through Thursday) national editions of USA Today, in a posting no smaller than 3 column inches in width and 5 column inches in height.